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CITE FBIS/ABIDJAN 29838

TO: FBIS.

ADMIN

SUBJECT: FN COMPENSATION PLANS

REF: FBIS 15784

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1. PROPOSED PAYROLLING OF FOREIGN NATIONAL SALARIES THROUGH HQS PAYROLL BRANCH, WITH ELECTRONIC TRANSFER OF FUNDS TO A BANK IN ABIDJAN, IS FEASIBLE. IN FACT, EMBASSY HERE IS LOOKING INTO A SIMILAR SCHEME.

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2. "FEASIBLE" DOES NOT NECESSARILY MEAN WE CAN EXPECT A HITCH-FREE OPERATION. I BELIEVE THE ONLY WAY WE CAN HOPE TO HAVE THIS WORK SMOOTHLY IS TO WORK THOROUGH ONE OF THE U.S. BANKS THAT OPERATE IN IVORY COAST -- BANK OF ANERICA, CITIBANK OR CHASE MANHATTAN. WE TRIED AN ELECTRONIC TRANSFER OF FUNDS ON A REGULAR BASIS TO THE LOCAL BANK ACCOUNT (AN IVORIAN BANK) OF CHIEF MONITOR AND THE EXPERIENCE WAS SO CONSISTENTLY UNSATISFACTORY THAT WE GAVE IT UP. B&F SHOULD HAVE DETAILS ON THIS. BUT IT SEEMS REASONABLE THAT WE SHOULD BE ABLE TO TRANSFER FUNDS

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3. BANKING TECHNOLOGY IN ABIDJAN IS NOT ON A PAR WITH THAT IN THE U.S. MISTAKES, MISPLACED FUNDS, ETC ARE COMMON, AND BANKS HERE TEND TO PUT THE ENTIRE BURDEN OF PROOF ON THE CUSTOMER RATHER THAN INITIATE ACTION THEMSELVES. THUS ANY MOVE TOWARD A PAYROLLING SYSTEM THAT INVOLVES ELECTRONIC TRANAFER OF FUNDS SHOULD BE RESEARCHED VERY THOROUGHLY FROM THE HQS END.

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